

Kenneth L. & Lynne D. Ryan
P.O. Box 488
Tracyton, WA
98383

3 January 2000

To: Clerk of the Court
United States Bankruptcy Court
2929 North Central Avenue
Ninth Floor
Phoenix, Arizona 85067-4151

To Whom It May Concern:

Ref: CHARLES THOMAS BROWN d/b/a TOM BROWN PREFERRED TRUST COMPANY
Case # 97-14228 PHX GBN Adversary Proceeding No: 99-00746

We have reviewed the Summons in an Adversary Proceeding in the above referenced case and have found numerous errors in the documents provided to us.

The following is a summary of errors noted:

1. Investment transaction dated: 2/20/95 under note #3056
We have no record of this note number or transaction.
We do acknowledge having notes #3045 & #3046.
2. Investment transaction dated: 5/20/96 under note #3046
This note shows a payee of Don & Lynne Ryan
This note should be under the name of Ken & Lynne Ryan.
Don Ryan is my Father (now deceased) and we have NEVER held any notes with him.

We loaned Tom Brown funds in exchange for Promissory Notes, assuming in good faith that we would be repaid the amount loaned with interest. We feel that we are being treated as criminals in this case By the Trustee and her lawyer friends. We feel this totally un-just as we are the unwitting victims of an unscrupulous person. We are ordinary people, trying to get by month by month and have been devastated by this entire incident. Our entire life-savings are gone ~ *Stolen by Tom Brown* ~
We don't understand how this could have happened and don't know what to do, or where to turn for help in this matter. We get by month to month, and cannot afford a lawyer after our bills are paid.

The complaint and summons is requesting us to re-pay a settlement amount of \$1,628.00 based upon dispersed amounts of \$8,138.00. Of this amount \$1,138.00 appears to be an error in The Trustees records. As noted above, under note #3056. Based upon the figures provided by The Trustee in the Complaint and Summons documents, they are requesting a settlement of 20 cents on the dollar. With an adjusted dispersed amount of \$7,000.00 based upon our records. The Trustee would be requesting a repayment of \$1,400.00 from us. Based on our current financial situation this would be impossible without causing a severe financial burden on the family.

In all honesty, we don't feel that we should be required to repay any of the loan money that was returned to us by Tom Brown; in as much as we have never with-drawn more than we have loaned him. Based on our records and documents we have previously filed with the court, we are owed in excess of \$22,000.00. We feel that this money should be returned to us and not consumed by the Attorneys involved in this case. To facilitate a closure to these legal proceedings and eliminate any additional legal costs, we request your demand for repayment of any funds be withdrawn. If the court deems it necessary to continue with this action we would be willing to negotiate a settlement of 5 cents on the dollar, as has been offered to others involved in this ghastly affair. We are a single income family with a fifteen year old son living at home

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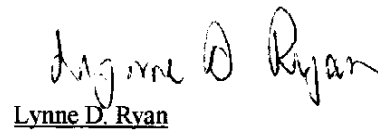
with us, my wife is unable to work currently due to severe Fibromyalgia, and my income from being a Federal Civil Service Employee all goes on maintaining our household, with little or nothing to spare at the end of the pay period.

We are the victims, but yet feel we are being treated like criminals. This is grossly unfair and certainly not what we have ever envisioned from our judicial system.

We await your reply with anticipation,



Kenneth L. Ryan



Lynne D. Ryan

Copy to:

John J. Fries

Thomas M. Corea

Samuel S. Tiffany

Ryley, Carlock & Applewhite, P.A.

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